

HOUSE COMMITTEE ON CONSUMER PROTECTION

**February 9, 2009
3:00 P.M.**

Hearing Room E

MEMBERS PRESENT:

- Rep. Paul Holvey, Chair**
- Rep. Chuck Riley, Vice-Chair**
- Rep. Jim Weidner, Vice-Chair**
- Rep. Brent Barton**
- Rep. Jean Cowan**
- Rep. Vic Gilliam**
- Rep. Wayne Krieger**
- Rep. Greg Matthews**
- Rep. Carolyn Tomei**
- Rep. Matt Wingard**

STAFF PRESENT:

- Victoria Cox, Committee Administrator**
- Cindy Hupp, Committee Assistant**

MEASURES/ISSUES HEARD: Introduction of Committee Measures – Work Session
HB 2354, HB 2191, HB 2368 – Public Hearing

This recording log is in compliance with Senate and House Rules. For complete contents, refer to the digital audio recording.

HCP

2/9/2009 3:04:58 PM

3:05:04 PM Meeting Called to Order
3:05:05 PM Chair Holvey
3:06:05 PM Introduction of Committee Measures-Work Session
3:06:06 PM {Exhibit} 1: Chair Holvey
3:06:29 PM Vice-Chair Riley
3:06:31 PM MOTION: Vice-Chair Riley moves LC 2517 BE INTRODUCED as
Committee Bill
3:06:39 PM Chair Holvey
3:07:29 PM VOTE: 10-0-0
3:07:29 PM Ayes: Barton, Cowan, Gilliam, Krieger, Matthews, Tomei, Wingard,
Weidner, Riley, Holvey
3:07:38 PM HB 2354-Public Hearing
3:08:11 PM Bobby Weinstock, Maxwest Pilot Project
3:11:08 PM Chair Holvey
3:11:22 PM Victoria Cox, Committee Administrator
3:11:37 PM Chair Holvey
3:11:42 PM Rep. Tomei
3:12:02 PM Weinstock
3:12:11 PM Chair Holvey
3:12:12 PM Rep. Tomei
3:12:17 PM Weinstock
3:12:24 PM Chair Holvey
3:12:50 PM Weinstock
3:13:43 PM Chair Holvey
3:14:15 PM Weinstock
3:15:01 PM Chair Holvey
3:15:04 PM Vice-Chair Riley
3:15:25 PM Weinstock
3:15:27 PM Vice-Chair Riley
3:15:39 PM Weinstock
3:15:40 PM Vice-Chair Riley
3:15:45 PM Weinstock
3:15:46 PM Vice-Chair Riley
3:15:49 PM Chair Holvey
3:15:52 PM Rep. Barton
3:16:46 PM Chair Holvey
3:16:47 PM Rep. Cowan
3:16:50 PM Weinstock
3:17:18 PM Chair Holvey

3:17:19 PM Rep. Cowan
3:18:24 PM Weinstock
3:18:52 PM Rep. Cowan
3:18:59 PM Weinstock
3:19:05 PM Rep. Cowan
3:19:07 PM Weinstock
3:19:09 PM Rep. Cowan
3:19:11 PM Chair Holvey
3:19:14 PM Vice-Chair Weidner
3:19:31 PM Chair Holvey
3:20:15 PM Jonathan Clay, Representative, Metro Multi Family Housing Association
3:20:16 PM {Exhibit} 2: Clay
3:25:55 PM Chair Holvey
3:26:03 PM Vice-Chair Weidner
3:26:22 PM Clay
3:26:25 PM Vice-Chair Weidner
3:26:35 PM Clay
3:26:37 PM Vice-Chair Weidner
3:26:55 PM Clay
3:26:59 PM Rep. Matthews
3:27:00 PM Chair Holvey
3:27:01 PM Rep. Matthews
3:27:25 PM Clay
3:27:31 PM Rep. Matthews
3:27:45 PM Clay
3:27:54 PM Chair Holvey
3:28:08 PM Clay
3:28:18 PM Chair Holvey
3:29:45 PM David Tatman, Administrator, Division of Finance and Corporate Securities, Department of Consumer and Business Services
3:30:19 PM Chair Holvey
3:30:25 PM HB 2191-Public Hearing
3:30:28 PM HB 2368-Public Hearing
3:30:32 PM David Tatman, Administrator, Division of Finance and Corporate Securities, Department of Consumer and Business Services
3:30:33 PM {Exhibit} 3: Tatman
3:30:33 PM {Exhibit} 4: Tatman
3:46:34 PM Chair Holvey
3:46:36 PM Rep. Krieger
3:46:47 PM Tatman
3:46:54 PM Rep. Krieger
3:47:00 PM Tatman
3:47:03 PM Rep. Krieger
3:47:06 PM Tatman
3:47:10 PM Rep. Krieger

3:48:19 PM Chair Holvey
3:48:27 PM Rep. Tomei
3:48:49 PM Tatman
3:49:03 PM Rep. Tomei
3:49:03 PM Chair Holvey
3:49:04 PM Rep. Tomei
3:49:12 PM Tatman
3:49:30 PM Rep. Tomei
3:49:35 PM Chair Holvey
3:49:36 PM Rep. Barton
3:49:55 PM Tatman
3:50:20 PM Rep. Barton
3:50:36 PM Tatman
3:50:39 PM Rep. Barton
3:50:41 PM Chair Holvey
3:50:42 PM Rep. Gilliam
3:50:50 PM Chair Holvey
3:50:54 PM Rep. Gilliam
3:51:47 PM Chair Holvey
3:52:06 PM Rep. Cowan
3:52:19 PM Tatman
3:52:32 PM Chair Holvey
3:52:57 PM Rep. Cowan
3:53:03 PM Tatman
3:53:11 PM Chair Holvey
3:53:16 PM Rep. Wingard
3:53:42 PM Tatman
3:54:04 PM Rep. Wingard
3:54:24 PM Tatman
3:54:55 PM Chair Holvey
3:56:08 PM Jan Amling, Regional Director of Education, Development and
Community Relations, Money Management International
3:56:09 PM {Exhibit} 5: Amling
3:56:17 PM Debbie Pickering, Executive Director, Consumer Credit Counseling
Service of Coos Curry, Inc.
3:56:18 PM {Exhibit} 6: Pickering
3:56:24 PM Chair Holvey
3:56:28 PM Amling
4:01:13 PM Chair Holvey
4:01:57 PM Amling
4:06:01 PM Chair Holvey
4:06:04 PM Rep. Tomei
4:06:18 PM Amling
4:06:36 PM Rep. Tomei
4:06:43 PM Amling
4:07:12 PM Rep. Tomei

4:07:23 PM Amling
4:08:07 PM Rep. Tomei
4:08:13 PM Chair Holvey
4:08:16 PM Rep. Tomei
4:08:20 PM Chair Holvey
4:08:23 PM Pickering
4:17:09 PM Chair Holvey
4:17:10 PM Rep. Tomei
4:17:16 PM Pickering
4:17:28 PM Chair Holvey
4:17:29 PM Rep. Gilliam
4:17:32 PM Pickering
4:17:36 PM Rep. Gilliam
4:18:01 PM Pickering
4:18:23 PM Rep. Gilliam
4:18:25 PM Chair Holvey
4:18:26 PM Rep. Gilliam
4:18:58 PM Pickering
4:20:10 PM Rep. Gilliam
4:20:28 PM Pickering
4:21:22 PM Chair Holvey
4:22:24 PM Mark Guimond, Executive Director, Government Affairs, American
Association of Debt Management Organizations
4:29:43 PM Chair Holvey
4:29:50 PM Julie Wisely, Branch Manager, Debt Reduction Services
4:34:18 PM Rep. Tomei
4:34:19 PM Chair Holvey
4:34:20 PM Rep. Tomei
4:34:24 PM Wisely
4:35:26 PM Chair Holvey
4:35:49 PM Guimond
4:35:51 PM Chair Holvey
4:36:11 PM Guimond
4:36:37 PM Chair Holvey
4:36:44 PM Rep. Tomei
4:36:47 PM Wisely
4:36:56 PM Guimond
4:37:01 PM Rep. Tomei
4:37:05 PM Chair Holvey
4:37:08 PM Rep. Cowan
4:37:40 PM Wisely
4:38:09 PM Rep. Cowan
4:38:11 PM Chair Holvey
4:38:22 PM Guimond
4:38:41 PM Chair Holvey
4:40:03 PM Wesley Young, Legislative Director, The Association of Settlement

Companies

4:40:20 PM Jenna Keehnen, Executive Director, United States Organizations
for Bankruptcy Alternatives

4:40:34 PM Heather Carmichael, Legislative Chair, United States Organizations
for Bankruptcy Alternatives

4:40:51 PM Chair Holvey

4:40:59 PM Young

4:50:28 PM Chair Holvey

4:50:39 PM Keehnen

4:50:41 PM {Exhibit} 7: Keehnen

4:54:15 PM Carmichael

5:00:21 PM Chair Holvey

5:00:49 PM Young

5:01:13 PM Chair Holvey

5:01:29 PM Young

5:02:19 PM Chair Holvey

5:02:23 PM Young

5:02:25 PM Chair Holvey

5:02:28 PM Young

5:02:29 PM Chair Holvey

5:02:44 PM Young

5:03:03 PM Chair Holvey

5:03:10 PM Young

5:03:21 PM Chair Holvey

5:03:28 PM Young

5:04:43 PM Chair Holvey

5:05:13 PM Rep. Cowan

5:05:47 PM Young

5:07:24 PM Chair Holvey

5:07:41 PM Keehnen

5:09:34 PM Chair Holvey

5:09:44 PM Keehnen

5:10:31 PM Chair Holvey

5:10:33 PM Rep. Wingard

5:10:41 PM Chair Holvey

5:10:43 PM Rep. Wingard

5:11:15 PM Young

5:12:06 PM Chair Holvey

5:12:07 PM Rep. Wingard

5:12:39 PM Young

5:13:09 PM Rep. Wingard

5:14:02 PM Young

5:14:05 PM Keehnen

5:15:59 PM Chair Holvey

5:18:11 PM Keith D. Karnes, Attorney, Olsen, Olsen and Daines

5:18:12 PM {Exhibit} 8: Karnes

5:24:31 PM Angela Martin, Economic Fairness Coalition Director, Our Oregon
5:28:10 PM Chair Holvey
5:28:41 PM Karnes
5:29:56 PM Chair Holvey
5:30:30 PM Karnes
5:31:25 PM Chair Holvey
5:31:36 PM Rep. Wingard
5:31:45 PM Chair Holvey
5:31:54 PM The following written testimony was submitted for the record
without public testimony:
5:31:55 PM {Exhibit} 9: Mike Croxson, President, CareOne Credit Counseling,
Inc.
5:31:56 PM {Exhibit} 10: Rick Bennett, Director of Government Relations, AARP
Oregon
5:32:53 PM Rep. Cowan
5:33:05 PM Chair Holvey
5:33:08 PM Rep. Cowan
5:33:09 PM Chair Holvey
5:33:11 PM Rep. Cowan
5:33:17 PM Chair Holvey
5:34:44 PM Meeting Adjourned

HCP

2/9/2009 3:04:58 PM

- 3:06:06 PM** {Exhibit} 1: Introduction of Committee Measures, LC 2517, Staff, 1 p
- 3:20:16 PM** {Exhibit} 2: HB 2354, written testimony, Jonathan Clay, 2 pp
- 3:30:33 PM** {Exhibit} 3: HB 2191, HB 2368, written testimony, David Tatman, 3 pp
- 3:30:29 PM** {Exhibit} 4: HB 2191, written testimony, David Tatman, 10 pp
- 3:56:09 PM** {Exhibit} 5: HB 2191, HB 2368, written testimony, Jan Amling, 4 pp
- 3:56:18 PM** {Exhibit} 6: HB 2191, HB 2368, Consumer Credit Counseling Data, Debbie Pickering, 4 pp
- 4:50:41 PM** {Exhibit} 7: HB 2191, HB 2368, written testimony, Jenna Keehnen, 2 pp
- 5:18:12 PM** {Exhibit} 8: HB 2191, HB 2368, written testimony, Keith Karnes, 15 pp
- 5:31:55 PM** {Exhibit} 9: HB 2191, HB 2368, written testimony, Mike Croxson, 3 pp
- 5:31:56 PM** {Exhibit} 10: HB 2191, written testimony, Rick Bennett, 1 p
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